Case 17-10118-amc Doc 12 Filed 02/02/17 Entered 02/03/17 01:11:32 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: William Gamble Debtor

District/off: 0313-2

Case No. 17-10118-amc Chapter 13

Date Rcvd: Jan 31, 2017

CERTIFICATE OF NOTICE

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Form ID: 309I Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2017. db +William Gamble, 7413 Belden Street, Philadelphia, PA 19111-3813 Loans, POB 31785, Tampa, C/o Brian C. Nicholas, Esq., 13851365 Bank of America Home Loans, Tampa, FL 33631-3785 13854275 +Bank of America NA, KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541 13851366 +Carrington Mortgage Services, POB 3489, Anaheim, CA 92803-3489 13851368 +Endocrinology Associates LLC, 287 Independence Avenue, Virginia Beach, VA 23462-2962 13851369 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 +Prime Acceptance Corp, c/o Processing Center, POB 6462, Chicago, IL 60680-6462 13851372 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: perezcapilatolaw@yahoo.com Feb 01 2017 02:09:22 MICHELE PEREZ CAPILATO, 500 Office Center Drive, Law Office of Michele Perez Capilato, Suite 400. Fort Washington, PA 19034 +E-mail/Text: notice@ph13trustee.com Feb 01 2017 02:10:18 WILLIAM C. MILLER, tr Chapter 13 Trustee, 1234 Market Street, Suite 1813, E-mail/Text: bankruptcy@phila.gov Feb 01 2017 02:10:06 Philadelphia, PA 19107-3704 City of Philadelphia, smq City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2017 02:09:42 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 01 2017 02:09:57 U.S. Attorney Office, sma c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 01 2017 02:09:49 ust. United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 13851367 +E-mail/Text: bankruptcy@cavps.com Feb 01 2017 02:09:53 Cavalry Portfolio Serv, POB 27288. Tempe, AZ 85285-7288 13851371 EDI: PRA.COM Feb 01 2017 01:58:00 Portfolio Recovery Associates, LLc, Norfolk, VA 23541 13851373 +E-mail/Text: vhughes@pcsfinancial.com Feb 01 2017 02:09:53 Prime Acceptance Corp. 200 W Jackson Blvd, Ste 7, Chicago, IL 60606-6941 13851374 E-mail/Text: tidewaterlegalebn@twcs.com Feb 01 2017 02:09:30 Tidewater Credit Services. 6520 Indian River Road, Virginia Beach, VA 23464 TOTAL: 10 **** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** ##+Portfolio Rc, 287 Independence Avenue, Virginia Beach, VA 23462-2962 13851370 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: dlv

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com
MICHELE PEREZ CAPILATO on behalf of Debtor William Gamble perezcapilatolaw@yahoo.com,

michelecapilatolaw@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

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	Ceruncale of Notice	Page 2 01 3
Information to	identify the case:	. 490 2 01 0
Debtor 1	William Gamble	Social Security number or ITIN xxx-xx-5545
	First Name Middle Name Last Name	EIN
Debtor 2		Social Security number or ITIN
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court		Date case filed for chapter 13 1/9/17
Case number: 13	7–10118–amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	William Gamble	
2.	All other names used in the last 8 years		
3.	Address	7413 Belden Street Philadelphia, PA 19111	
4.	Debtor's attorney Name and address	MICHELE PEREZ CAPILATO Law Office of Michele Perez Capilato 500 Office Center Drive Suite 400 Fort Washington, PA 19034	Contact phone (267) 513–1777 Email: <u>perezcapilatolaw@yahoo.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 1/31/17

For more information, see page 2

Debtor William Gamble Case number 17–10118–amc

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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	February 27, 2017 at 11:30 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/28/17	
a motion not ent U.S.C. a complete example to the example of the example		not entitled to receive a discharge under U.S.C. § 1328(f) or		
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 5/28/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 7/8/17	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules t Secured creditors retain rights in their collateral regardless or claim submits the creditor to the jurisdiction of the bankruptc For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 500.00 per month for 60 months. The hearing on confirmation will be held on: 3/21/17 at 10:00 AM, Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed a exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13	3. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or p a debt. However, unless the court orders otherwise, the debts will not be discharged until all pay under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discording of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments for may never try to collect the debt from the unwant to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge	